## IN THE UNITED STATES PATENT & TRADEMARK OFFICE

In re the Application of: Marvin T. LING Serial No.: 10/616,124 Confirmation No.: 2215 Art Unit: 3694 Filed: 07/08/2003 Examiner: Mary Da Zhi Wang CHEUNG For: Methods and Apparatus for Transacting Electronic Commerce using Account **Hierarchy and Locking of Accounts REPLY** Via EFS Dear Sir: In response to the non-final Office Action mailed 02/13/2009 ("the OA"), the undersigned respectfully requests reconsideration by the U.S. Patent and Trademark Office (the "Office") in light of the following remarks. CONCLUSION 9